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REMARKS

Claims 1-11 are all of the claims presently pending in the application. The claims have not been amended by the present Response.

Entry of this Response is believed proper since no new issues are being presented to the Examiner, which would require further consideration and/or search.

Claims 1-2, 4-5 and 10-11 stand rejected under 35 U.S.C. § 102(b) as being anticipated by Sato et al. (JP No. 06-068339) (hereinafter "Sato"). Claims 3 and 6-9 stand rejected under 35 U.S.C. § 103(a) as being unpatentable over Sato in view of Hanna et al. (U.S. Patent No. 6,761,308) (hereinafter "Hanna").

These rejections are respectfully traversed in the following discussion.

I. THE CLAIMED INVENTION

The claimed invention of exemplary claim 1, is directed to an electronic journal preparation system (and method) including a customer transaction data image processing portion for forming an image regarding customer transaction data (e.g., see Application at page 2, lines 11-13). This feature allows the present invention to provide an electronic journal preparation system (and method) in which the personal history backgrounds are difficult to alter (see Application at page 2, lines 5-7).

II. THE PRIOR ART REFERENCES

A. The Sato Reference

The Examiner alleges that Sato teaches the claimed invention of claims 1-2, 4-5 and 10-11. Applicant submits, however, that there are elements of the claimed invention, which are neither taught nor suggested by Sato.

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That is, Sato does not teach or suggest an electronic journal preparation system including "a customer transaction data image processing portion for forming an image regarding customer transaction data" as recited in claim 1 and similarly recited in claim 4.

The Examiner alleges that Sato discloses an electronic journal preparation system including a customer transaction data processing portion for forming an image regarding customer transaction data. The Examiner attempts to rely on paragraph [0015] lines 19-26 and paragraph [0016] lines 4-7 of Sato to support his allegations. The Examiner, however, is clearly incorrect.

That is, nowhere in these passages (nor anywhere else for that matter) does Sato teach or suggest an electronic journal preparation system including a customer transaction data image processing portion for forming an image regarding customer transaction data. Indeed, Sato merely teaches the prior art system (and method) as described in the specification of the Application (see Application at page 1, lines 13-24).

That is, Sato teaches an electronic journal system that collectively displays on a CRT 23 the contents of a user's journal dealing data and <u>a user's photograph</u>. Sato merely teaches inputting and displaying dealings journal data (see Sato at paragraph [0016]). Sato does <u>not</u> teach or suggest, however, <u>forming an image regarding customer transaction data</u>.

In contrast, in the claimed invention (of exemplary claim 1), the customer transaction data is stored in the electronic journal as <u>image data</u>, which is synthesized by the journal data synthesizing portion. The present invention is far more effective than the conventional technique, used by Sato, which stores data as <u>numerical values</u> (text), in preventing the transaction data from unauthorized alteration. When data is stored as numerical values, it is easy to alter the data by use of a keyboard even without using a particular tool. That is, it is possible to alter the data on the automatic teller machine. When the customer transaction

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data, however, is converted into image data (as in the claimed invention), it is impossible to alter the image data on the ATM because an image editor is required for altering the image data.

The Examiner attempts to rely on the image processing section 3 of Sato as teaching a customer transaction data image processing portion for forming an image regarding customer transaction data. However, the Examiner is clearly incorrect.

Applicants point out that the Examiner must consider the plain meaning of the language of the claims as well as the plain meaning of the language of the prior art references. That is, the Examiner's latitude to provide a reasonably broad interpretation to Appellants' claim language does not extend to the prior art. In this instance, the plain meaning of Sato clearly states that an image input device photographs a user. The image processing section 3 changes the analog data from the image input device into a digital signal (see Sato at paragraph [0015]).

Nowhere does the plain meaning of Sato teach or suggest that the image processing section (or any other portion of the device in Sato) forms an image regarding customer transaction data. Sato merely teaches inputting a photograph of a user and changing the photo to a digital signal.

Furthermore, nowhere does Sato even mention storing customer transaction data as an image, let alone teach or suggest a customer transaction data image processing portion for forming an image regarding customer transaction data. Moreover, Sato does not even mention preventing customer transaction data from being altered. Sato is directed to merely displaying a user's photograph with the user's bank dealing data.

Moreover, nowhere does Sato teach or suggest that "said customer transaction data image processing portion formats the customer transaction data into a table for imaging the

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table after executing a service by a service execution portion" as recited in exemplary dependent claim 10.

The Examiner attempts to rely on Figures 9A-9D and 15, and paragraphs 39 and 22-24 of Sato to support his allegations. The Examiner, however, is clearly incorrect.

That is, Sato states that "[a]s seen in the figures, the customer information is formatted as a table" (see Office Action dated May 17, 2005 at page 4).

Applicants respectfully submit however, that Figures 9A-9D merely depict a CRT displaying step-by-step instructions for a user to operate the CRT. This is clearly explained in paragraphs [0022]-[0024] of Sato. Nowhere in this passage nor Figures 9A-9D does Sato even mention displaying customer transaction data, let alone teach or suggest formatting the customer transaction data into a table, as alleged by the Examiner.

Regarding Figure 15, Sato merely teaches displaying the image of a camera. Sato does not, however, teach or suggest formatting the customer transaction data into a table (see Sato paragraph [0039]). It appears that the Examiner is attempting to rely solely on Figures 9A-9D of Sato to support his allegation. Applicant submits that it is improper for the Examiner to read such limitations into the figures without considering the plain meaning of the prior art specification as well. That is, nowhere do Figures 9A-9D nor 15 teach or suggest formatting the customer transaction data into a table, and the plain meaning of the language of Sato fails to provide support for the Examiner's allegations.

Therefore, if the Examiner wishes to maintain this rejection, Applicant respectfully requests the Examiner to specifically point the language in Sato, which teaches or suggests the limitation claimed in exemplary dependent claim 10.

Additionally, if the Examiner wishes to maintain this rejection, Applicants respectfully requests the Examiner to provide a formal UPSTO translation of Sato if he

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wishes to maintain his rejection based on the Sato reference.

Therefore, Applicant submits that there are elements of the claimed invention that are not taught or suggest by Sato. Therefore, the Examiner is respectfully requested to withdraw this rejection.

B. The Hanna Reference

The Examiner alleges that Hanna would have been combined with Sato to form the claimed invention of claims 3 and 6-9. Applicant submits, however, that these references would not have been combined and even if combined, the combination would not teach or suggest each and every element of the claimed invention.

Applicants submit that these references would not have been combined as alleged by the Examiner. That is, the Examiner can point to <u>no</u> motivation or suggestion in the prior art references to justify such a combination. Sato and Hanna are each directed to different problems and different means for solving those problems.

Specifically, Sato is directed to an electronic journal system in which a transaction operated by plural automatic transaction devices can be instantaneously retrieved and displayed in a batch, whereas Hanna is directed to a banking apparatus that dispenses and receives currency in the form of notes and coins. One of ordinary skill in the art would not refer to a reference directed to a banking apparatus that dispenses notes and coins to solve the problems of the system in Sato. Therefore, these references are completely unrelated, and no person of ordinary skill in the art would have considered combining these disparate references, absent impermissible hindsight.

Moreover, neither Sato nor Hanna, nor any combination thereof teaches or suggests an electronic journal preparation system including "a customer transaction data image

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processing portion for forming an image regarding customer transaction data" as recited in claim 1 and similarly recited in claim 4.

Indeed, the Examiner merely attempts to rely on Hanna as allegedly suggesting inserting a watermark into customer transaction data. The Examiner relies on column 33, lines 44-55 of Hanna to support his allegations.

Nowhere, however, in this passage (nor anywhere else for that matter) does Hanna teach or suggest an electronic journal preparation system including a customer transaction data image processing portion for forming an image regarding customer transaction data.

Indeed, the Examiner has not even alleged that Hanna teaches or suggests this recited feature.

Thus, Hanna fails to make up deficiencies of Sato.

Therefore, Applicant submits that these references, even if combined, would not teach or suggest each and every feature of the claimed invention. Therefore, the Examiner is respectfully requested to withdraw these rejections.

III. FORMAL MATTERS AND CONCLUSION

Applicants point out that the Information Disclosure Statement (IDS) filed on November 25, 2002 has not yet been acknowledged by the Examiner. Applicant respectfully requests the Examiner to acknowledge the IDS filed on November 25, 2002 and to initial each reference on the corresponding form PTO-1449 (a copy of which is included herewith for the Examiner's convenience).

In view of the foregoing, Applicant submits that claims 1-11, all of the claims presently pending in the application, are patentably distinct over the prior art of record and are in condition for allowance. The Examiner is respectfully requested to pass the above application to issue at the earliest possible time.

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Should the Examiner find the application to be other than in condition for allowance, the Examiner is requested to contact the undersigned at the local telephone number listed below to discuss any other changes deemed necessary in a telephonic or personal interview.

The Commissioner is hereby authorized to charge any deficiency in fees or to credit any overpayment in fees to Attorney's Deposit Account No. 50-0481.

Respectfully Submitted,

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I hereby certify that I am filing this paper via facsimile, to Group Art Unit 2621, at (571) 273-8300, on August 8, 2005.

Respectfully Submitted,

Date: Aurast 8, 200

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